

MARIA PENA, REAL ESTATE BROKER

Federal Trade Commission/Office of the Secretary, Room H-135 (Annex W)

Re: Business Opportunity Rule, R511993

600 Pennsylvania Avenue, NW

Washington, DC 20580

RE: Business Opportunity Rule, R511993

Dear Sir or Madam:

I am writing this letter because I am concerned about the proposed Business Opportunity Rule R511993. I believe that in its presented form, it could prevent me from continuing as a Distributor with XanGo, *and destroy my small business.*

I have been an independent home based business *Distributor* for 30 years.

Originally, I started my Network Marketing business because of the products I loved them and wanted to earn some additional money. Now, after being diagnosed with diabetes, as of three years ago, I fully depend on my small XanGo business for health reasons and for my future retirement income. With this fatal disease (one of the fatal five) that I have, there's no telling how long I can continue in the real estate. XanGo is my future.

Some of the sections in the proposed rule would make it virtually impossible for me to sell my product.

The waiting period will give the public the idea that there's something wrong with me or our plan and also reflects badly on me. I also think this seven-day waiting period is totally unnecessary, because XanGo already has a 100% buyback policy for its one single product

One of the most difficult sections of the proposed rule is the seven day waiting period to enroll a new *Distributor*. XanGo's sales kit only costs \$35. People buy TVs, cars, and other items that cost much more than that and they don't have to wait seven-days. Under this waiting period requirement, I will need to keep very detailed records when I first speak to someone a prospect and will then have to send in reports to my company. I am a small home business and this burden will hurt or destroy my business. This proposed rule is actually anti-small business

Finally, the proposed rule requires the disclosure of a minimum of 10 prior

purchasers nearest to the prospective purchaser. I am glad to provide references, but in this day of identity theft, I am very uncomfortable giving out the personal information of individuals (without their approval) to strangers. Women in my organization may be subject to sexual or racial harassment so this part can't go in at all, unless the FTC passes an addition to this rule prohibiting sexual or racial attacks related to this disclosure. In the end the rule must bind the FTC to take direct enforcement action on sexual and racial attacks with a special unit assigned to monitor actions related to the disclosure forms.

I have seen many scams on the Internet and been approached by many crooks because of my success. This rule will do nothing to stop them. It will actually hurt my business! This rule will not stop Crooks – they violate the current rule all the time. But I am a good American citizen and it will hurt me.

Thank you in advance for your favorable consideration of this request.

Sincerely,

MARIA PENA

Independent XanGo Distributor